

HB 835
.S6

ABOUT



Talks to Children

by

Perry Wayland Sinks



Class HB 835

Book 156

Copyright N^o _____

COPYRIGHT DEPOSIT.



ABOUT MONEY

About Money

TALKS TO
CHILDREN

BY

PERRY WAYLAND SINKS

AUTHOR OF

"POPULAR AMUSEMENTS AND THE CHRISTIAN LIFE," ETC.



Chicago New York Toronto
Fleming H. Revell Company
London & Edinburgh
M C M I I I

~~HB 843~~
562

THE LIBRARY OF
CONGRESS,
Two Copies Received
MAY 25 1903
Copyright Entry
Dec. 8, 1902
CLASS. a XXc. No.
42627
COPY B.

HB 835
.56

COPYRIGHT, 1902,
BY FLEMING H.
REVELL COMPANY
November

THE LIBRARY OF CONGRESS
RECEIVED
MAY 25 1903
COPYRIGHT ENTRY
DEC 8 1902
CLASS. a XXc. No.
42627
COPY B.

TYPOGRAPHY BY
MARSH, AITKEN & CURTIS COMPANY
CHICAGO, ILL.

revised PC 12 Jul 18

CONTENTS

	PAGE
GETTING MONEY	13
SPENDING MONEY	27
SHARP BARGAINS	43
THE POOR POOR	55
THE POOR RICH	65
THE RICH POOR	77
THE RICH RICH	95

TO TWO WOMEN
WHO HAVE BLESSED THE AUTHOR'S LIFE
I DEDICATE THIS BOOKLET
TO THE
MOTHER NOW IN HEAVEN
TO THE
WIFE STILL BY MY SIDE

FOREWORD

There is no one thought that is earlier or more continually brought to our notice as we go through life—and increasingly at the present time—than that of money. Money is one of the earliest conceptions impressed upon the mind of the child as it is one of the most pertinacious of the after years. Think as we may money is a great ruling force of this age. Few persons will allow, indeed, the appropriateness of the term, “the almighty dollar,” but all do concede its modified form, “the mighty dollar.” “Never in the history of the world,” says a well-known living preacher, “were the people grasping for golden baubles in the market-place as they are to-day.” It has been said, “The heraldry of America is based on greenbacks.” In view of this widespread and, we think, growing emphasis placed upon money, and of the tremendous influence of money for good and bad, for this world and the world to

come, it has seemed to us that the years of childhood and youth are the specially appropriate time when correct notions should be instilled and right principles inculcated. There are many reasons for this conclusion. We mention only one—that these are the character-forming years. In accordance with this conception and with a desire to win larger numbers of the children to the sanctuary by giving to them their “portion,” we have brought to the boys and girls of our own congregation the themes which, in the pages of this little book, and with as little change as was practicable, are offered to the consideration of the young scattered abroad, with our sincere and prayerful greetings.

PERRY WAYLAND SINKS.

RIDGWAY, PA.

Getting Money

GETTING MONEY

At the beginning of this series of talks in which money is to be the principal thought it is very fitting to ask, What is money? and How came money into use? One answer to the question, What is money?—and a correct one—is, Money is “any material that by agreement serves as a common medium of exchange and measure of value in trade” (*Standard Dictionary*). We may give as a shorter and simpler definition, “Money is that with which we buy things, or that with which we pay our debts.” What man has used as money throughout human history has depended upon when and where he has lived.

How money came into use calls up a long but interesting history. Whenever we use the word money we think of bank notes, gold, and silver, or the materials out of which our money is made. But none of our money, in the form it is used, has been in

existence very long. Various kinds of metals were in use as money long before our government was thought of or our country had been discovered. In the former part of the first book of the Bible an account is given of Abraham buying a field from one of the ancient Hittite people to use as a burying-place for his dead, where he and his family were afterward buried. The price which he paid for this field, we are told, was "four hundred shekels of silver, current money with the merchant"; this amount being weighed out to Ephron the Hittite in payment for the field of Machpelah. This was in Abraham's day, and he lived almost four thousand years ago, or nearly as long before Christ came as we are living since he came. Silver was then in use as money. "Shekel" was first used as a weight, but the term came to be a name for an actual coin. Later on gold came into use as money. Gold and silver of the earlier Bible times were used mostly in an uncoined condition. Other things than precious metals have been and still are used as money.

What is money differs in different coun-

tries and at different times. The ancient Midianites carried their wealth with them in the form of chains, bracelets, earrings and tablets. The money used by the sons of Jacob when they went to buy corn in Egypt was probably in form of rings having each a distinctive value. Caesar tells us that the Gauls used for money gold and iron rings of certain weight. In some parts of Africa a cheap kind of cotton cloth is used as money; one can buy anything the people have to sell with it. In some of the islands of the Pacific Ocean what is used as money is a certain kind of shell or strings of these shells. In a similar manner beads made of the inner parts of various kinds of shells and strung on threads or woven into patterns were once used among the Indians of this country as money. This was called *wampum*. In Burmah, lead is still used as money. The various metals—iron, copper, nickel, silver and gold—separately or in combination have long and widely been used as money. Other things, too, than metals or shells have been taken as a means of exchange of values. The money of a

country changes with its changing civilization or with its political history.

As the nations are coming closer together and are on better terms with one another it is becoming easier all the while to exchange the money of one country into that of another or for the goods of another. Gold and silver are now the almost universal medium of exchange. We may think of many reasons why they are adapted to become the basis for world-wide use as money.

But probably most of us, both old and young, are much more interested about getting and having money than we are about how our money systems have come into existence. We believe that there is no one desire which is more general among all people than is this, to get money. But how shall money be gotten? Or what principles or rules ought to guide and govern both old and young in the desire and effort to get money? Money we all know does not grow on trees or in the ground, yet what grows on trees and in and from the ground may bring money. We may get money, too,

from other things than those that grow. Things that we may make and things obtained on land and in sea may be the source of money. What we may do also brings money. So that money may be gotten in a great many ways, and in wrong as well as in right ways. Many people think, perhaps, that money gotten in wrong ways will buy as much as though it were gotten in right ways. Maybe it will, but I do not think it will be so apt to be kept or used for the best as will be the money gotten in right ways. Do you? I can tell you how some people get money in what seems to me wrong ways:

Some by keeping a saloon. By selling drink, they get money in a way that robs children of bread and clothes, makes men cruel, quarrelsome and sometimes insane, and leads them to commit all sorts of disorder and crimes. This is one way of getting money and getting it faster and easier and with less intelligence than it can be gotten by selling bread or anything else we need. This is about the worst way in the world to get money. And it makes no difference as to

the wrong of it whether it is legally or illegally gotten. What is legally right may be morally wrong. "It is illegal," says one, "to keep a gambling hell; it may be profitable to do so, but it is pandering to a violent passion, and the employment is unmoral even if it is conducted with the most scrupulous regard to honesty." No one who wants to do right will consent to get money in any illegal or unmoral or immoral way.

Some get money by cheating. They sell, it may be, good, useful and necessary things, but not in an honest way. They make the quantity or the weight of what they sell a little less than what it ought to be, with the intention to keep back a little of what they get pay for. You know that there are sixteen ounces in a pound of provisions or groceries—well, if a grocer gives only fifteen or fifteen and a half ounces instead of sixteen for a pound of what he sells he gets pay for an ounce or for half an ounce more than he gives out. If he does this intentionally he is cheating. If the huckster sells you a basket of apples and says that they are like those nice ones on the top, all the way down to

the bottom, when they are not, but are small and runty, he is cheating. He misrepresents for the sake of selling. Then some cheat by saying what is not true about their goods in order to keep a customer from going elsewhere. Some storekeepers buy a worthless article, or one not so good as some other merchants have for sale, and say, it is "just the same," or "just as good," when they know it is not; that is cheating and cheating is nearly as bad as stealing. This is a wrong way to get money.

Some get money by betting and gambling. These means of getting money are on the increase in our country, and we ought to be looking up the cause for this increase. It may be that the start of betting and gambling is to be found in or near the homes of good people. Playing marbles "for keeps," and with the sanction or knowledge of parents, may be the beginning place for betting and gambling for larger "stakes" later on. Agricultural fairs are good institutions, or used to be, but when they give opportunity for all sorts of gaming and betting devices good people will

have nothing more to do with them. I like to see a nice horse, and I like to see him go, and I do not believe there is any advantage, unless you want to look at the scenery, in taking ten minutes to go a mile when you might go it in three. But when a man says, "This horse of mine can go faster than your horse can, and I'll bet you a hundred dollars that he can," and the man to whom he speaks "takes him up," as they say, they both are betting on a horse, and are in a fair way to gambling. Charles Kingsley, the novelist, once wrote to his son concerning the English races, into which the son was venturing: "There is a matter which gave me much uneasiness when you mentioned it. You said you had put into some lottery for the Derby, and had hedged to make it safe. Now all that is bad, bad, nothing but bad. Of all habits it grows most on eager minds. Success and loss alike make it grow." To get money in either of these ways is wrong, for one or the other gets nothing for the money he gives. Gambling throughout is the attempt to acquire something for nothing by a lucky

venture or, more often, by trickery or deception.

Speculation is another channel in which fortunes are won. How far speculation is honorable and right is a question upon which there are various opinions. Certain it is, as *The Outlook* has recently observed, speculation is "a temptation that more and more constantly, with the development of our exchanges, confronts men of the very finest type of business life." Mr. Carnegie, in his book *The Empire of Business*, regards speculation as the second of three supreme perils to business success, and asserts: "There is scarcely an instance of a man who has made a fortune by speculation and kept it. Gamblers die poor, and there is certainly not an instance of a speculator who has lived a life creditable to himself or advantageous to the community." This is a sweeping arraignment but is entitled to thoughtful consideration by the young.

Some by stealing. The young man knows there is money in the cash drawer, watches his chance and takes it—maybe a little at a time. The thief knows that your parents

are away from home, he breaks into the house and takes the silverware and jewelry and sells what he gets to somebody who doesn't ask any questions. Thus these get money by stealing. Those who get money in this way are almost certain, sooner or later, to come to some bad end.

And some get money by oppressing the poor and in other and unjust ways. There are those who never stop to ask what is right, or fair, or just, whose whole aim is to get money, no matter how. Their motto seems to be, "Get money; get it honestly if you can, but get it." The Golden Rule has been modified too frequently to read, "Do unto others as you have the power to do." These, and other channels are wrong ways of getting money. No good person, no one who regards his fellow men, will want to get money by any of these ways. And it does not save such from blame that they do good with the money gotten wrongfully.

There is one other way to get money of which we would speak; it is to get it honestly, by fair and honorable means, by giv-

ing a just exchange for it whether it be in service of any sort or in goods of any kind. Generally this is the surest way to get money, for people soon come to know who are honest and who are not. In the long run it does not pay to get money dishonestly or unjustly. You may not get money so fast, nor so much of it, by getting it only in right ways, but you will be more apt to keep it, and you will enjoy it more when you do get it.

There are many separate channels in the right way of getting money. Everything we eat, wear, use and enjoy—clothes, books, pictures, tools, things about the home, store and street, and all the varied lines of service, occupations, pursuits and professions—are honest channels of getting money to some one, or to all. There is a chance for every person who is able to work to get money honestly, and no one needs to do the mean and bad things that men—and women, too, sometimes—resort to in order that they may get money.

The ends or purposes for which people strive to get money are many and diverse.

These are expressed in the mottoes of money-seekers. The vain man's motto is, "Get money and wear it"; the generous man's, "Get money and share it"; the miser's, "Get money and hoard it"; the profligate's, "Get money and spend it"; the broker's, "Get money and lend it"; the gambler's, "Get money and lose it"; the wise man's, "Get money and use it." Imitate the wise man's example, and get all the money you can—ever and only honestly—and then use it in a wise and prudent way.

Spending Money

SPENDING MONEY

It is about as difficult a thing to do, and requires fully as much wisdom and judgment to spend money well as it does to get money—sometimes it requires even more. No doubt it is true, as somebody has said, that the great art of getting rich lies more in knowing how to spend money judiciously than in how to save it carefully. The estimate of one who has given away millions is that it is “more difficult to conscientiously distribute wealth than to acquire it.” And the way one spends his money is far more an indication of his character than is how he gets or saves his money.

If I were to ask, What is money for? I would not be at all surprised if some one were to answer, “To spend.” And this answer would not be so far wrong either, for money is to spend.

Certainly money is not to eat. To be sure you can get what is good to eat with money, but money is not a food. The story is told

of an Arab who was very hungry, almost starved, who found a bag which he thought had food in it, but which, when he opened it, he found out to his great regret had nothing in it but money, and he threw it down in disgust. You have heard the fable of Midas. He asked his god, as the fable has it, that whatever he might touch should be changed into gold. His prayer was granted. He first plucked a twig from an oak tree; it became gold in his hand. He took up a stone; it changed to gold. He picked an apple from a tree; it became a golden apple. When he got home he ordered his servants to set a splendid dinner on the table. He then found, to his horror, that when he touched bread it hardened in his hand to gold, and when he put it to his mouth he could not bite it. He took a glass of wine, but it flowed down his throat like melted gold. He was filled with a fear of starvation, and went to his god with all haste and asked him to take back his gift. Over in China, as we have learned lately, when a prominent man is condemned, and has to be executed, he sometimes kills him-

self by eating gold leaf. I suppose the gold leaf becomes poison, or else it contains poison. No kind of money would be good food.

Money is not to keep. While one ought not to be too anxious to spend the money he gets, so anxious as to be a spendthrift, and one should strive to always have some money "by" him for the special needs that are always liable to come, yet he ought never to have a desire to keep all he gets. That is miserly. A miser may be a success as a miser, but not as a man. If everybody were to lock up their money, or hide it where no one could find it, and thus keep it safely, it would not do anybody a bit of good. I was talking with a man lately who was up in Alaska last summer, and who was telling of the large quantity of gold there is in that far-away part of our country; but all that gold which has been hidden away through the centuries, millions of dollars' worth, "kept," has never done anybody a bit of good, and cannot till it is found and begins to be spent. In one of the parables which Jesus spoke He specially warned against

hiding away and simply keeping safely the money we may get. If we do that we are in danger of ourselves losing what we think we will surely keep, for no matter how much one may get he must leave it all behind when he goes out of this world. I read only a little while ago of a man who was missed from his place of business, and when he was sought by his neighbors he was found dead in his house, where he lived all alone, while about his bed were four iron boxes, which, when they were opened, were found to contain gold, silver, paper money and government bonds, amounting to thousands of dollars, which he had indeed kept securely, but which he had to leave behind.

Money is not to love. It is a sad, sad thing for any man to come to love money more than he loves his wife, his children, his parents, or his friends—more than he loves truth and right. One of Jesus' apostles said, "The love of money"—not money itself but—"the love of money is the root of all evil"; and that is only another way of saying that out of a love of money grows a great many bad things. Out of the

love of money as a seed or root grows covetousness, thefts, extortions of the poor, villainies and most of the vice and crime that spread over the earth as clouds trail across the sky. It is not the possession but the misuse of money against which the Bible lifts up its warning.

Money, then, is not to eat, nor to keep, nor to love, but to spend—to give in exchange for something else that will do ourselves or somebody good. Benjamin Franklin said a long time ago, “The use of money is all the advantage there is in having money.” And said Mr. Carnegie recently, “The best of wealth is not what it does for the owner, but what it enables him to do for others.” And there are many ways in which money spent judiciously will do good. One’s money may work for him in ways and places where he himself can never go nor work. You yourself may not be able to go to the heathen, but the money you may get can send or help to send somebody else to tell those who are in darkness of Jesus and His love. Money may send willing feet up the garret stairs, down into

gloomy basements, over mountains and across seas on errands that the dear Lord Himself would gladly take but which He cannot except as money sends.

Yes, money is to spend. And our money is in such forms and amounts that it can easily be spent. Our money is of different kinds—gold, silver, nickel, copper and bills—and is of so different values—from one cent up to twenty dollars in coin, and from one dollar up to ten thousand dollars in bank notes—that it can easily be spent. There are places where, if we were strangers, we could not spend money at all, could not even buy a dinner no matter how much we wanted it, if all the money we had was a twenty dollar gold piece. You know that when a five or ten dollar bill is “broken,” as people say, how quickly and easily it goes. Most too easily we think sometimes when there are so many places and ways to spend it.

But how shall we spend the money we get? Here is a good place for some “don’ts:” Don’t spend money before you get it. Don’t do this. To do this is almost

always a mistake. No one will ever, except for the very best reasons, go in debt. It is a great deal easier to keep from getting in debt than it is to get out of debt after one is in, as many and many a person can testify. One who is in debt is always at a disadvantage as compared with the one who is not. He who gets his money before he spends it has the advantage every time, and in many ways. And it is no wrong advantage either.

Don't spend money uselessly. Don't waste or squander it upon what you do not need in any way. Don't think that you must have every nice thing you see for your own. Perhaps it is better that some of us cannot have all the nice things we would like to have. Perhaps if we did have many of the things we want but cannot have we would not find the delight in them we thought we should. Some rich parents think it is not the best thing to leave a fortune to their children, because of the danger that what "came easy" would "go easy," which is often the case, and because money obtained without one's own effort is not apt to be valued highly. We have known many such cases.

Mr. Carnegie says, "I would almost as soon leave a young man a curse as to burden him with the almighty dollar." There are better things for parents to leave their children than a large sum of money, which, sad to say, their children often quarrel over. One thing, we think, much better than money is the ability to earn money by honest work. Another is a good education. A great man once told a youth to empty his purse into his head if he wished to keep his money safely; he meant that a good education would be the best investment he could make of his money. Good habits, because they are elements of a good character, are better than money. These are the things that will stay by one when fortune is all gone.

And we ought to guard against that extravagance in spending money which ministers to sinful pride and embitters the poor against the rich. There is great wisdom, we think, in the statement of Dr. Cunningham, when he says: "There is ample reason for the indignation which is felt in regard to luxurious expenditures of the

rich. When ball decorations involve an expenditure of £1,000 (\$5,000) on flowers there is an outlay which is wrong; not because it is unproductive consumption, but because it is a wrong kind of unproductive consumption, and it is an idle display. It is extravagance like this that is to blame for setting class against class; jealousy itself finds little to fasten on in the case of a wealthy man who uses his wealth wisely and well, but is aroused by evidences of extravagance and dissipation" (*The Use and Abuse of Money*, pp. 215, 216).

Don't spend money for hurtful things. Don't buy at any price what will injure you in body, in mind, or in soul. Whoever does this makes a bad bargain. A long time ago God asked His people, "Wherefore do ye spend money for that which is not bread?" I think He meant by "bread" anything useful and needful, and that He intended by this question to reprove the people because they gave their money for things neither useful nor needful but hurtful instead. Above all things don't do this. Boys, if you resolve never to spend money for hurtful things,

and stick to it, you will never give money for vile literature, for tobacco, or for intoxicating drinks, and many other like hurtful things, because they are hurtful to body, mind, or soul, one or all. And if you do not spend money for hurtful things you will have all the more money to spend for useful and helpful things. A young fop of a fellow who pretended to have a great liking for books was once shown into the presence of Elihu Burritt in his library, and as he came in he continued to puff away at a choice cigar, whereupon the "learned blacksmith" remarked that a large part of his library represented money that might have been spent on tobacco. So, too, many another man with a small income has been able to get together a valuable library and other ennobling influences by the money that might have been spent in harmful ways or for hurtful things. One asks, "What clerk or workingman that spends twenty cents a day for cigars dreams that by this expenditure, with the accumulated interest, he will, in fifty years, have smoked away twenty thousand dollars?" A lawyer once

told me that his bill for cigars was about twenty dollars a month, and said he thought that perhaps it would be better—better for him personally, and a better use of that amount of money—to put it into the church. I told him I thought so, too. Many a man could easily send his son or daughter to college on what he spends for tobacco. *Poor Richard* was not far wrong when he said, “What maintains one vice would bring up two children.”

But spend money, so far as you have it or may have it to spend, for what will be of use to you in some way—body, mind or soul—for what will add to your true enjoyment, or for what will do others good in some way, and for what will make the world brighter, better and happier. Let the same wisdom and judgment be used in spending as is required in getting money. The way a man spends his money is one of the surest tests of his character; not an infallible test, but a good test. “Any use of wealth,” says one, “that facilitates the development of any kind of skill or refinement of taste has much to be said for it; at all events it is not wasted

if it promotes the cultivation of the human faculties, intellectual or artistic" (*The Use and Abuse of Money*, p. 214). One good channel for spending money is to give it to worthy causes and to beneficent institutions, such as schools, hospitals, homes for the dependent, missions, libraries, churches. Money thus given is saved and helps forward the cause of truth and right. Money thus spent will be "treasures laid up in heaven." On a monument in an old cemetery there is this epitaph: "Here lies E—who transported a large fortune to heaven by deeds of kindness and acts of charity, and has now gone thither to enjoy it."

Not long ago I read on the inside of a street-car the following statement and injunctions:

Two ways to do business—

Get all you can;

Give all you can.

These injunctions reminded me of John Wesley's famous and completer rules concerning money: "Get all you can without hurting your soul, your body, or your neighbor. Save **all** you can, cutting off every

needless expense. Give all you can." To give money is often a good way—sometimes the best way—to spend it. The great philosopher, Bacon, once observed that a large fortune is of no solid use to the owner, except to increase his means of giving. Our own philosopher, Franklin, said, "The use of money is all the advantage there is in having money." Mr. Andrew Carnegie goes still further and says, when speaking of "the gospel of wealth": "It predicts that the day is at hand when he who dies possessed of enormous sums, which were his and free to administer during his life, will die disgraced, and holds that the aim of the millionaire should be to die poor. It likewise pleads for modesty of private expenditure."

Sharp Bargains

SHARP BARGAINS

There is a story of two brothers told in the first book of the Bible which abounds in lessons and warnings to every age. It is the story of Jacob and Esau who were twin brothers—the sons of Isaac and Rebekah. One of these sons, Esau, says of the other, “Is not he rightly named Jacob? for he hath supplanted me these two times: he took away my birthright; and, behold, now he hath taken away my blessing.” As we thus see this young man Jacob with the eyes of Esau we get a full view of what would now be called a “sharper.” Indeed, the name “Jacob” means about that—“supplanter.” Jacob is famous among all Bible characters, and from his early life, for his grasping disposition and for getting the advantage over others, or for striving to do so. It was only in his later life that he overcame this natural bent, and then not in his own strength, but by help from above. Some doubt if this grasping disposition were indeed over-

come even in Jacob's later life, though it was then that his name was changed to "Israel," which means "prince with God." But when he was a young man, and for long after, he was "Jacob"—"supplanter."

It was almost more disgrace to Jacob that he defrauded and cheated his own brother, and a twin brother at that. Twins are commonly very much attached to one another. They are usually much alike when they are of the same sex; often they are so much alike that one could easily pass for the other. Twins are generally very similar in disposition, tastes, sympathies and size, as well as in looks. Sometimes it is almost a case of one mind with two bodies. But this was not the case with Jacob and Esau; they were very different; almost exact opposites. They had very little in common. They did not look alike and their tastes were different. The one liked to hunt; the other to stay about the tent. "Esau was a cunning hunter, a man of the field; and Jacob was a plain man, dwelling in tents." Esau was the favorite of the father; Jacob the favorite of the mother.

Their dispositions and characters were different: the one was free-hearted, generous, happy-go-lucky and unsuspecting—that was Esau; the other was shrewd, selfish, far-seeing, unscrupulous—that was Jacob. Jacob knew when and how to “invest” for his own advantage; and he had no scruples against practicing his sharpness on his own twin brother—it did not matter to him how much he wronged his brother.

Jacob thus is an example of a man who made, and who planned to make, a sharp bargain whenever he had the chance. In this Bible story Esau accuses Jacob to his father of having twice supplanted him, or of having defrauded and cheated him, twice; when and how?

The first time was when Esau had been away on a long hunting trip, and had not found enough game to live on, and was ready to die of hunger. Jacob saw his condition, and, instead of giving him something to eat, he took advantage of his brother's weakness to cheat him out of his only real possession—his birthright. The birthright which Jacob got from his brother Esau was

that special favor in a Hebrew family, which gave to the firstborn son particular rights and the first place at the death of the father. This belonged to Esau, but as he expected to die, and would have died if he had not gotten food, he agreed to sell his birthright to his brother. Jacob was sharp enough to know that most people when they think death is near are not apt to be much concerned about the things of this life, whether valuable or not. Jacob would not give his brother the food he craved until he had made sure of the birthright. All that Esau got for his birthright was "bread and pottage of lentiles," or dry bread and greens. This was the first sharp bargain Jacob made with Esau.

The other sharp bargain he made with his twin brother was when Isaac, their father, was dying, as he believed. Isaac, who knew that Jacob had cheated Esau out of his birthright, wanted to make up somewhat for that injustice toward his favorite son by giving him his special blessing. Jacob overheard this plan, and with the help of his mother took advantage of the father's

failing powers and not only deceived him but cheated Esau of what the father intended for him. This was the second time Jacob supplanted Esau. Jacob was shrewd, indeed, but mean and base to wrong his brother and to pain and grieve his aged father in his dying hour. I can hardly think of anything meaner than this second sharp bargain of Jacob. Can you?

Let us now ask what Jacob's sharp bargains brought to him. First of all they brought him a great deal of trouble, as they have brought trouble to many a man since. His defrauding or supplanting his brother twice awakens Esau's desire for revenge; he hates his brother and plans to kill him. Jacob flees and becomes a wanderer, never again to enter that home. Jacob is sorely punished; and so, too, is his mother, who aided him in defrauding Esau of the father's blessing, for the last look Rebekah had of her favorite son was when she let him out at the back door of their tent, and urged him to flee for his life to the land of Haran.

Then, too, a person who always plans to

make sharp bargains will be very apt to have sharp bargains practiced upon him. If a person undertakes to get through this world on his great sharpness he will almost always find out, sooner or later, that there are other people as sharp or a little sharper than he is. I suppose that persons who imagine they are shrewd often get worsted in their very shrewdness. This was surely the case with Jacob. Jacob met his match, and more than his match, in his uncle Laban. Jacob loved the younger of Laban's two daughters, Rachel, and made an agreement with Laban, after the custom of that time, to labor for his uncle during a period of seven years in order to get Rachel for his wife. That was a long time to labor and wait, but it soon passed by, as it seemed to Jacob. The seven years "seemed unto him but a few days, for the love he had to" Rachel. But judge of Jacob's surprise at the end of the seven years to be informed by the father that he could not have Rachel, whom he loved, but must take her older sister, and that if he still wanted Rachel he must labor and wait

another seven years. When Jacob remonstrated he was reminded by Laban that such was the rule of the trade in that country. Laban was sharp enough not to inform Jacob of this rule, or custom, until he had first gotten seven years of labor from him.

More than this, Jacob suffered from the upbraidings of an accusing conscience. He lived with his troubling conscience for twenty years. If the bargain one makes sends him out to live with a reproving conscience it is not so "sharp" after all. Twenty years or more after Jacob defrauded Esau of the father's blessing these twin brothers met again. Jacob dreaded to see the face of his brother, because he remembered how he had wronged him—his conscience made him a coward. Jacob sent his brother a great gift of flocks and herds to turn aside Esau's anger; and then how he did pray that he might not suffer harm at the hands of his brother. He was conscience-smitten for his own wrong deeds. But Esau, notwithstanding the wrongs he had suffered, received Jacob as a brother beloved. "And ran to

meet him, and embraced him, and fell on his neck, and kissed him: and they wept."

We do not wish to be understood as speaking against bargaining or business enterprise, but as warning against a certain kind of bargaining or enterprise. We need to distinguish between business transactions that are only far-seeing and those that are unscrupulous. The enterprising spirit which seeks money in honorable and right ways for the good it will bring and do is most commendable. The enterprising spirit that gets money, or seeks to get money, regardless of the means employed, is reprehensible. Says a living American preacher, "We are animals when we live only to get." Emerson said, "Industry is still in its 'quadruped' state." Industry seems to be growing more and more quadrupedal continually. And it is coming more and more to resemble, not the "quadruped" that chews the cud, but the "quadruped" that roots. We accept the estimate of Ian MacLaren: "Money-making has two sides: one is very ignoble, where an immortal being toils and scrapes and grasps

and hoards, simply that he may possess; one is entirely noble, where one strives that he may provide. What heroism may be hidden behind buying and selling, bargaining and speculating! Where a weary, anxious man is ever thinking of a woman who must not know want, of boys who must have their chance in life, one forgives him his carefulness" (*The Potter's Wheel*, p. 46).

Jacob lived to see that all the "sharp bargains" which men may make, wherein anybody is intentionally defrauded, and wherein the conscience accuses of wrong, are "bad bargains." Jacob, we are told, became the father of the faithful, but it was not through the law of primogeniture nor from his sharpness, but because he had a new heart given him and a new name in token. The new heart which Jacob received in answer to his wrestling prayer was witness of the change which had taken place in his character, by which the "supplanter" was transformed into "a prince of God," and the new name "Israel" was the evidence that the change in his life was from above, and not from the earth. It was when his foothold upon earth was "sup-

planted" and he held fast his unknown and heavenly wrestler that the victory was obtained. So it is possible for even a "sharp-er," a stock speculator, or a gambler to be transformed into a child of God, but it will come, and can come, only from outside and above himself.

The Door Door

THE POOR POOR

There are not many people who really enjoy being poor; not many who prefer to be poor. The people who talk of the advantages of poverty are mostly those who are no longer poor if they ever were poor. No doubt there are advantages in being poor, but it is a difficult thing to get poor people to see these advantages, or rich people to accept them, as they easily could. This is not to say that one cannot be poor and at the same time be respectable, or be good, or enjoy living. We have heard people say that they "enjoyed poor health"; they did not mean just that, but that they endured poor health with fortitude. So some people endure poverty with good grace.

I think it is true also that the little which some people have gives them more comfort and pleasure than what some other people get from their great possessions. Whether a thing is little or much depends largely

upon whose eyes look at it. Mr. Carnegie says of the first week's wages he ever earned: "Many millions of dollars have since passed through my hands, but the genuine satisfaction I had from that one dollar and twenty cents outweighs any subsequent pleasure in money-getting."

No doubt poverty has its advantages, but they are forced, not chosen, as few people choose to be poor rather than to be rich. I do remember having heard of a good Methodist minister who found great comfort in a hymn, something like this:

"No foot of land do I possess
In all this dreary wilderness."

A rich man is said to have taken pity on him, and to have given him a farm, and then he could not sing his favorite hymn any longer. But he would rather have his song than to own the farm, so he brought back the deed and gave up the farm. But this was a good while ago. And perhaps the farm wasn't worth a real good song. Some songs are worth more than some farms. Maybe the farm wasn't improved,

or was in an unhealthy locality, for there are few persons in our times who would actually refuse a good farm well located.

And so we say there are few persons, if any, who would rather be poor. For, to be poor brings a great many inconveniences and deprives of a great many advantages that riches can give. One of our living humorists has said in sober, somber truth: "There have been a good many funny things said and written about hardupishness; but the reality is not funny for all that. It is not funny to have to haggle over pennies. It isn't funny to be thought mean and stingy. It isn't funny to be shabby, and to be ashamed of your address. No, there is nothing at all funny in poverty—to the poor. It is hell upon earth to a sensitive man; and many a brave gentleman, who would have faced the labors of Hercules, has had his heart broken by its petty miseries." Poverty not only embitters many lives and deprives of many advantages that the rich enjoy, but also hinders from doing a great deal of good that one might do if he had the money to use. There are many, many

ways in which a person who has money can do good where one without money cannot. The man without money has the added misery of seeing open doors that he cannot enter. The same is true of some churches in their work.

It is not only a great inconvenience to be poor, it is often far worse, even a curse; not a curse sent by the Lord, but a curse brought upon oneself, or that comes through misfortune. But, boys, don't you know that there is something a great deal worse than to be poor? "What is it?" do you ask. Why, it is to be mean and thoroughly bad in thought and speech and act. That is a great deal worse—a thousand times worse—than being poor. I am afraid many people do not think so.

And, girls, don't you know that there is something a great deal worse than being bad, bad in thought and word and deed? "What is it?" you may ask. Why, it is to be bad *and* poor—*bad and poor*. To be bad and poor is a great deal worse than to be simply bad, or simply poor. To be bad and poor is to be doubly poor; and to be doubly

poor is far worse than to be merely poor. "Every drunken vagabond or lazy idler supported by alms bestowed by wealthy people is a source of moral infection to a neighborhood" (*The Gospel of Wealth*, p. 70). You all can see now whom we mean by the term "the poor poor"; they are the doubly poor, the bad poor, or, as some one has called them, "the devil's poor."

The Bible gives us a definition of the poor poor. It says of them, they are the "foolish"; they "know not the way of the Lord, nor the judgment of their God" (and they do not want to know); "they swear falsely; . . . They have refused to receive correction: they have made their faces harder than a rock" ("brazen faced," we would say); "they have refused to return." Is not this a plain and true description of a thoroughly bad person, one who has become hardened by continued wrong-doing. The prophet says, "Surely these are poor," and I say these are the poor poor, the doubly poor, or the devil's poor. Certainly they are not the Lord's poor.

How came they to be the poor poor?

This is a question not easy to answer. In many cases the answer is known only to God.

With some it may be owing to the treatment they have received from their fellow beings, or from the rich. It is a sad thing that some who were once the Lord's poor have become the devil's poor, and they say sometimes that the treatment they got from the rich made them so. There are thousands of men who attribute their present unfortunate condition to the alleged fact that they have not had a fair chance in the struggle for existence and because the big accumulations of money in the hands of a few have dammed up the stream of opportunity. This may be said only in excuse for their condition, not in justification of it.

Often persons have become the poor poor because they have wasted their means, they have been extravagant when they should have been economical and frugal; in such cases the fault cannot be laid on somebody else. Some live beyond their income, wanting to keep up with their neighbor who may have five times their wages, and thus they

are tempted to do bad things, to become dishonest, to lie, cheat and steal, and so from being poor they come to be the poor poor.

Others become such because of misfortunes or calamities which throw them into the midst of conditions and associations where they can hardly help becoming the poor poor. It is no wonder that children brought up in certain surroundings go to the bad. They don't have far to go and have many helps in going.

One of the greatest or the greatest one cause for this double poverty is intemperance. Drink makes many a man the poorest of the poor. Drink is apt to make one poor in purse. I have heard of a person who drank up a good farm, a yoke of oxen, a flock of sheep, the household furniture, his good clothes; then he was poor indeed, and thus by drink became poor in character also, and then he was doubly poor. Can anyone be poorer than the poor drunkard? He is the devil's own poor.

But, boys and girls, Jesus came to save even the poor poor, the doubly poor, the

poorest of the poor. He became poor himself—not doubly poor, but poor—to do so; and no one, I think, is so doubly poor as to be beyond His reach. He has saved many of those who were in direst poverty and in deepest sin.

There was the case of Jerry McAuley, who said of himself: “I was a river thief, and a drunkard, and a low-lived fellow. But Jesus, in answer to prayer, changed me in character from the crown of my head to the soles of my feet.” Much the same is the testimony left by Bendigo, the prize fighter: “I had fought twenty-four regular battles. I was in prison for my crimes, and then it was that I was made a new man by the power of the Lord Jesus, and have remained so ever since.” Jesus is able to save to the uttermost, and none have gone so far into the double poverty of want and shame as to be beyond His grace and power to help and save.

The Poor Rich



THE POOR RICH

In the very last book of the Bible we are told about some people who think that money, or lands, or stocks, or merchandise, which they call their own, make them rich. Probably you think that a man who has a hundred thousand dollars is a rich man; he may be, and he may not be. I have heard of people who had a great deal of money, and who, nevertheless, died in great want—in dire want of more money. No person is rich in a high and true sense who is bad. Jesus said upon one occasion (and the parable of the rich man who built larger barns to store up the fruits of his fields was based upon it), “A man’s life consisteth not in the abundance of the things which he possesseth.” He may say, as the rich man of this parable said to his soul, “Soul, thou hast much goods laid up for many years”; or as a man said in the last book of the Bible, “I am rich, and have need of nothing,” and at the same time be “miserable

and poor," as relates to the truest riches—the riches that rust cannot corrode, thieves cannot steal, or the soul cannot be parted from. These are the poor rich.

I know a good man who lives in a large eastern city, who, for fifty years or more, has been connected with an institution that cares for the children of the poor and destitute. For much of this time he has been the missionary of that institution, and as such he has gone into the homes where only poverty, cruelty and sin abound, seeking thus to rescue the children in these homes and to save them to honest, respectable and useful lives. Thousands of children have been saved by means of that institution from lives of sin and have grown up to be good citizens. Many rich people have been, and still are, the patrons of that noble institution. This good man of whom I speak has come to know many of these rich patrons as well as a great many of the poor. Well, he said to me one time, "Do you know, while we have missionaries to the poor I think there ought to be missionaries to the rich, for many of them are

so poor in what are the truest riches." And I suspect he was about right, although these rich people would probably not relish being told they are poor. It is possible that some whom we count very, very rich are very, very poor. Frederick W. Robertson, one of the greatest preachers who ever lived, once said in a sermon: "Many a man would have done good if he had not had a superabundance of the means of doing it. Many a spiritual giant is buried under mountains of gold."

Do not fancy that we are talking against riches, for we are not, but are warning against the notion that houses and lands and money necessarily make anybody rich. Though it seems a contradiction, yet it is true that one may be rich and yet be poor, just as one may be poor and still be rich. As there are the poor poor, so there are the poor rich—they are the rich who are without God. Let me explain this further.

One may be rich in purse, but poor in character. You ask, "What is character?" or "What makes character?" Fine clothes do not make character. A beautiful face

and polished manners, while they are much to be admired, do not make character. Some people who are very handsome are also very wicked. The living in an elegant house, with luxurious furnishings and belongings, and on the best street of the city doesn't make character; far from it. Character is not something about us, as bigness or smallness, stoutness or leanness. Size and weight and strength and health do not make character. Character may exist apart from any or all these desirable qualities. Education does not invariably make character, for there are educated and accomplished villains. Reputation is not character, though some folks think it is. Reputation is what others think of us, but they do not always think correctly. Some persons who have fair reputations and are thought to be good people lead bad lives. And some people who are truly good are, for a time at least, thought to be wicked or unworthy. Character is what we are, what we know ourselves to be, and what we know that God knows us to be. One has said, "Character is what we are in the dark, while

reputation is what we are in the light." Good character is right living. A person who always aims to do as nearly right as he knows has a good character. To find one's character we must go deeper than the clothes he wears; deeper than the skin; deeper than the house he lives in; deeper than the brain; we must go to what we call the heart. "Out of it," as the fountain head, the wise man says, "are the issues of life." Not all rich men have good hearts; some have, but others have vile and cruel hearts. And some rich men become rich by wrong and disgraceful and unjust means, in ways that bring misery and suffering to many. So that one may be rich without being good, and, therefore, wanting in character though not lacking in money.

One may have all the comforts and luxuries that money can buy and still be poor. The riches which one may seek and gain, thinking they will make him happy, may be the source or cause of the greatest misery. This is not infrequently the case. One may live in great style, like a prince royal with every wish and desire that money can bring

gratified, and others may think him the happiest of mortals while he is all the time in the greatest discontent. A gentleman was once congratulating John Jacob Astor on his magnificent home, and implied that its owner must be a very happy man: "*Happy!* ME *happy!*" was the reply. Riches cannot give peace of mind; they cannot relieve the aching heart; but they can and often do give a great deal of unrest and anxious care. Stephen Girard once wrote to a friend: "I live like a galley-slave, constantly occupied, and often passing the night without sleeping. I am wrapped up in a labyrinth of affairs, and worn out with cares. I do not value a fortune." "The man who has no money is poor," says one, "but one who has nothing but money is poorer than he."

One may be rich as estimated by the arithmetic of earth, but poor as counted by the arithmetic of heaven—rich as the world counts wealth, poor as the Lord calculates riches. We may say of many a man, "He is very rich," and we may long to be like him; but heaven says, "He is poor, oh, so

poor!" Dr. William Mathews says: "The poorest of all human beings is the man who is rich in gold, but intellectually and spiritually bankrupt."

And, too, one may be rich in the things that rot and rust, wear out and may be stolen, but poor in the things that thieves cannot take, that fire and flood cannot destroy, and that will not rust nor decay—rich in the things that fail, poor in the virtues that are imperishable. One of our essayists in speaking of the money king of Great Britain, who died years ago, says, "He was, withal, a little soul." Some rich men of our times seem to be without any soul.

The poor rich, then, are they who with great capacity to do good in the wise and benevolent use of their wealth are content to live idle, luxurious, selfish and unfeeling lives, knowing naught of responsibility to mankind about them or to God above them. Of this kind of rich men President Hyde fitly asks, "What is the real nature of the idle rich? Precisely what do they amount to in the world?" and aptly and truly

answers: "To eat the bread that other men have toiled to plant, and reap, and transport, and cook, and serve; to wear the silk and woolen that other women have spun, and woven, and cut, and sewed; to lie in a couch that other hands have spread, and under a roof that other arms have reared; not that alone—for we all do as much—but to consume these things upon themselves with no sense of gratitude and fellowship toward toiling men and women who bring these gifts, with no strenuous effort to give back to them something as valuable and precious as that which they have given to us—that is the meanness and selfishness and sin and shame of wealth that is idle and irresponsible. Against riches as such, no sane man has a word to say. Against rich men who are idle and irresponsible, against rich women who are ungrateful and unserviceable, the moral insight cries out in righteous indignation, and brands them as parasites receiving all, but giving nothing in return; gulping down the life-blood of their fellows without so much as a 'thank you' in return" (*God's Education of Man*, pp. 87, 88).

My young friends do not despise riches nor rich men as such, but do despise to ever get a penny in a bad, or wrong, or unjust way, and do despise to ever use a penny in a mean and purely selfish way. To quote again from a writer already mentioned (Dr. Mathews): "Money is a good thing, of which every man should try to secure enough to avoid dependence upon others, either for his bread or opinions; but it is not so good a thing that, to win it, one should crawl in the dust, stoop to a mean or dishonorable action, or give his conscience a single pang."

The Rich Poor

THE RICH POOR

We said in speaking of the poor rich that one may be rich in purse and poor in character, and the opposite is true, that one may be rich in character and poor in purse. Thus it is possible for one to be rich even while he is poor. And so, too, out of the riches of character, or the riches that good deeds and kind acts constitute, it is possible for the poor to make others rich. This is the meaning of the Scripture, wherein the apostle speaks of the disciples of the Lord, "As poor, yet making many rich; as having nothing and yet possessing all things." This seems a plain contradiction; and it could not be true that one may be rich even while he is poor were it not that there are different kinds of riches. It is the fact that there are different kinds of riches that enable many persons to become the rich poor, who are sometimes called "the Lord's poor."

In speaking of the rich poor we are dealing with what has been since the days of the Psalmist one of the most difficult of all subjects. Why the good are so often poor—live and die poor—is a most perplexing problem. No doubt there are reasons for this, but these reasons are surely known only to God. Certainly it is not because God orders it so. Perhaps it is better for some of us to be poor than it would be for us to be rich, only we do not want other people to tell us this. But perhaps if we could only see deeper into the mystery of this life we would be far less inclined to complain of our lot than we often are. Perhaps, too, we do more work for the Lord than we would if we were rich. I frequently hear people wish they were rich for the good they could then do with money. But I have known several cases where persons were earnest and devoted workers in the church when they were comparatively poor, yet when they prospered and became well-to-do they were not nearly so much interested in the church, and did very little work for the Lord. I wonder if this is not gener-

ally the case. Perhaps this is the reason why the Psalmist warns us, "If riches increase, set not your heart upon them."

And then, no doubt, the poor are kept from many temptations and anxieties that the rich encounter. Perhaps so, though almost any of us would be willing to accept the wealth of the rich—anxieties, cares, risks and all. To be sure the poor have their temptations, anxieties and cares, and they are many and fierce and harassing; but so have the rich theirs, and possibly they are more numerous, fiercer and harder to endure. The temptations of the rich are peculiar, as are those of the poor, and of each class different and often misunderstood by the other.

Not every person who is good, industrious and saving becomes rich. Generally such a person does, but not always. I have known good people who always worked hard, never took a vacation, did not spend money in bad habits, and were economical, and yet they did not become rich. Why is this the case? No doubt God knows why; certainly we cannot know unmistakably in many

cases. We may correctly surmise the reasons in some cases.

We may know some things which have to do with poverty. For instance, we do know that some good people are not good managers, they do not look out for the "pennies," and so they do not have the "pounds" to care for. They may be wasteful and extravagant in a small way, but which, with a small income, keeps them under the harrow of being "hard up." They are often too much influenced in their manner of living by their neighbors, and so all the while are on the verge of that dependence which misfortune precipitates.

We know well that many good people undertake to do what they have little or no training for, and so under this disadvantage they "go to the wall." They mean well, but do not plan well, when it is the wise planning more than the well meaning that brings business success; they are not as careful and wise as they must be to succeed in these times. As a rule careful training for any pursuit never was more imperative than now. What would answer for our

fathers will not serve for us; and the future will make still higher demands as the conditions of success. These well-meaning but illy-qualified people, would not wrong anybody, nor take what is not theirs in any way, but with all their excellent traits they do not "get on," as we say. A man who has won his way up from poverty to a place in the front rank of millionaires has recently said, "Business methods have changed; good-will counts for less and less." The latter clause is the saddest admission of the commercial world to-day. This fact, if it be a fact, that "good-will counts for less and less" all the while, is perhaps the ground for the question which is frequently raised, "Can business be conducted on Christian principles and succeed?" Of course it can; we know it is so conducted in many cases, but it must be truly Christian, in both method and motive, and it must be the business that brings to it all needed qualifications and competence. The failure of many a truly Christian business man is owing to something else than to his Christian principles. He may be wanting in sagacity, tact, prepa-

ration, or other qualities of the successful career. God does not work miracles in the business world to save His own dear children from consequences of their incapacity. But not always is the failure of a Christian business man traceable to incapacity or lack of training, or rashness, or anything else that we can discover. The reasons are beyond our finding out. Fortuity often seems to have a place in the adversities of life.

And then we must not lose sight of the fact that in the progress of society many good people are left behind in the race through no fault of their own. Their ability to work and provide for their household has been superseded by machinery, and they are too advanced in years to find their adjustment to the new order of things. This is constantly coming to pass and is a most pathetic spectacle. Then, combinations in most or many industries and department establishments have forced many reputable individual dealers to the wall and made independent enterprises well-nigh impossible. And, too, there are always those whose health breaks down under the

strain of the struggle of life, or misfortunes come upon them so that, while good people, they live and die poor.

It is also true that some good people are not careful to avoid going in debt, and are thereby hampered all the while, and in consequence remain poor all their days. Boys, let me urge upon you, particularly, that you resolve sternly, in youth, never to go in debt; and do not go in debt if you can possibly avoid it, and generally one can. To avoid debt, live within your income, however small it may be, and spend money when you have earned it, not before. Whatever you may earn, spend less, and you will sometime be rich and in a way that your riches will be an honor to you. Do not go in debt. One keen observer has said, "It is difficult for a man who is constantly in debt to be truthful." *Poor Richard's Almanac* has this proverb, "The second vice is lying, the first is running in debt"; and also this, "Lying rides on Debt's back."

There are other persons who, though good at heart, are easy-going, shiftless and without "snap" or force of character—

“ne'er-do-wells”—and so do not prosper; while others are snappish, crabbed and of repelling rather than attractive manner, so that, though good people at heart, they do not draw other people to themselves or to their business, and do not succeed. It was once asked of a celebrated seamen's preacher whether his son-in-law were a Christian or not? “I doubt if he really is,” was his reply, “but he is a very sweet sinner.” Truly good and Christian people differ very much among themselves. Some are not of a sweet and amiable disposition, though they are severely honest and just in all their dealings. This may be the reason why they remain poor. Perhaps we have not recognized the graces of cordiality and cheerfulness as factors of success as much as we should.

There are still other persons who really do not care to be rich, and who could never consent to become rich in the way that some people think one only can become rich in these times, and while so many in the world are poor. They would rather do without all the good and nice things that

money can buy than to get money in such ways as some rich people have gotten their money; and so would you, I hope. Riches, as they look at them, "come high," and they are not willing to "pay the price." Some rich people, we must not forget, obtain their wealth in strict conformity to the laws of truth and right—by Christian methods.

And there are still others who are so constituted, or built, as we say, that they would rather not acquire a fortune, but prefer to use up what they get as they go along; and they are not spendthrifts either. They could easily become rich if they would resolve to do so, but they take a greater satisfaction in seeing and knowing while they live the good their money can do. There are more of this kind of poor than we know about, for they do not get their names into the papers like some of the poor rich do. They build a monument for themselves while they live, but it is not one of marble, or granite, or the kind set up in the cemetery. They know of a worthy young man or woman who is trying to get an education, and they give a lift. They learn of a

struggling church, and they help that. They see a city's need, and they establish a library or a hospital—sources of light and knowledge, and of relief from suffering for generations of mankind. They believe that a man should administer his estate himself and for the good of his fellow beings in his own lifetime, and they act upon it. The number of these is constantly increasing. Who shall say that this is not a good way for one to keep poor and make sure of dying poor if he is convinced that he ought? If this were done oftener many a valuable estate would be saved from the hands of unprincipled men, and would become a source of perpetual blessing to the world. The newspapers told us a short time ago of lawyers' fees to the amount of two millions of dollars for settling an estate in the West. The term the "gospel of wealth" came into use many years ago, and has as its chief expounder Mr. Andrew Carnegie, whose position among the influential men of our times entitles his words to the consideration of rich and poor. "The gospel of wealth," he says, "but echoes Christ's words. It calls upon the

millionaire to sell all that he hath and give it in the highest and best form to the poor by administering his estate himself for the good of his fellows, before he is called upon to lie down and rest upon the bosom of Mother Earth. So doing he will approach his end, no longer the ignoble hoarder of useless millions, poor, very poor indeed, in money, but rich, very rich, twenty times a millionaire still, in the affection, gratitude and admiration of his fellow men. . . . This much is sure: against such riches as these no bar will be found at the gates of Paradise" (*North American Review*, Dec. 1889). And in his latest book, *The Empire of Business*, he says, "The only noble use of surplus wealth is this: That it be regarded as a sacred trust, to be administered by its possessor, into whose hands it flows, for the highest good of the people."

We have been describing those whom the world calls poor, but in reality they are often the rich; despite their poverty they are wealthy. The old meaning, now no longer given to the word wealth, is "well-being," a term inappropriate when applied

to the possessions of many a rich man. Mr. Ruskin once said of certain rich men, their wealth should be called their "ill-th," because it is not "well," but "ill" with their souls. This reminds us of what *Poor Richard* says of the vendue of fineries and knick-knacks, "You call them goods; but if you do not take care they will prove evils to some of you." Often it is the case that the poor who are rich only in faith and good works, are the truly wealthy. It is well with their souls no matter what their bank account may be or may not be. And so out of their well-being, though poor, they have enriched others and the world. The choicest and most valuable of all earth's precious treasures belong to them.

We may appropriately ask, What is the true measure of the value of things? Is it not, in brief, in their capacity to satisfy? And how much gold, pray, does it require to satisfy the man who counts on money to fulfil the desires of his mind? Is it not always "more, more, more," up into the millions, to any who expect that money can satisfy? The things that truly satisfy, and

satisfy most, are beyond all price—are invaluable, that is, cannot be estimated. Among them are these: wisdom, truth, a good name, a righteous life. Who can appraise these at their full value? The wise man of old attempted to describe the worth of the first of those things which make up the wealth of the rich poor: “Happy is the man that getteth understanding: For the merchandise of it is better than the merchandise of silver, and the gain thereof than fine gold. She is more precious than rubies: and all the things thou canst desire are not to be compared unto her.” These—wisdom, truth, a good name, a righteous life—satisfy; and these make up the unfailing riches of the Lord’s poor.

“Among all the services of adversity,” says Ian MacLaren, “surely the best is this, that it teaches us at last the difference between the goods we hold in barns and those that are stored in the soul.” This world has never been without its rich poor; and their gifts have ever been the most precious benefactions to the human family. The great fact which they ever proclaim is

that money is not essential to true riches. "Phillips Brooks, Thoreau, Garrison, Emerson, Beecher, Agassiz were rich without money," declares a popular writer. "They saw the splendor in the flower, the glory in the grass, books in running brooks, sermons in stones, and good in everything. They knew that the man who owns the landscape seldom paid the taxes on it. . . . They knew that man could not live by estates, dollars and bread alone, and that if he could he would only be an animal. They believed that the higher life demands a higher food" (*Architects of Fate*, p. 246).

And how the Bible abounds in examples of the Lord's poor! Jesus is to be named first of all among the rich poor. He was rich, yet became poor, so poor! He was born in a stable; He had "no place to lay His head"; He was buried in a borrowed grave! Yet, out of His poverty the world is made rich. The gospels contain the record of a poor widow who cast into the treasury of the temple "two mites which make a farthing." Small though her gift was, so small that it seems scarcely worth while mention-

ing it at all, yet our Lord declared that it was more than the large offerings of the rich. In her "two mites" all after ages are enriched. The apostles of Jesus were poor; they were fishermen, tent-makers, slaves and working men and women. "They came from fishing villages, from little homes among the hills, from back streets in great cities. Nobody knew them. Nobody ever heard of them before. . . . And poor and despised and ill-treated though they were, they made the world rich by the story they told." Out of their poverty we, to-day, are made rich with invaluable and enduring riches.

The 'Rich 'Rich

THE RICH RICH

Two things are said of a certain man whose name is mentioned in one of the gospels, namely, that he was rich and that he was a disciple of Jesus. In another place in the Bible we are told of this same man that he was a "good" and a "just" man. It was this good and just man, Joseph of Arimathea, who, after the body of Jesus was taken down from the cross, assisted by other disciples, tenderly and lovingly prepared the Lord's body for burial, and then laid it in his own new tomb, hewn out of the rock in his garden. This man had possessions, and was also rich in character. In one of these talks we said that some people are doubly poor, that they are both poor and bad. This Joseph who is described in the gospels, was doubly rich—he had money and was good; he was truly a wealthy man. I am very glad that there was one rich man among the disciples. The fact that there was one of the disciples who had his own

new and rock-hewn tomb, "wherein never man lay," helps to make the evidence more convincing that it was the Lord and not some other person who rose again from the dead. It shows also that riches do not exclude from discipleship to Jesus. We may say, not of Joseph alone, but of all persons who are good and rich, that they are doubly rich, or that they are the rich rich.

Such men have lived all along through the past, and such men are now living. They are the men who have gotten great wealth and who have used it or a large part of it in ways of doing good. Such persons are, in this respect at least, the doubly rich. A rich man may at the same time be a good man, and for such a rich man to use his riches in the way that he thinks is best is better no doubt than it would be for him to turn it over to anybody else or to give it all to the poor. It is true Jesus said to one rich and influential young man, "Sell whatsoever thou hast, and give to the poor," but this was said not to a rich rich, but to a poor rich, young man—said to a man who

“trusted” in his riches, and whose riches kept him from becoming His disciple. Many a rich man is making a far better use of his money than anybody else could for him. If the property of a rich man could be taken from him by the law and given into the hands of a philanthropist, an editor, or a minister to manage in the interest of “humanity,” the probability is that there would not be a cent of it left at the end of five years (Mathews). “The rich Christian,” says President Hyde, “is God’s finest masterpiece in the world to-day.”

The rich rich are those who use their money in such a way that it becomes a source of good to their fellow beings, often of perpetual and increasing benefit to mankind. A rich man in California gave \$10,000,000 to found a university on the Pacific slope, and provided munificently for its continuance. That and other kindred institutions planted in a similar spirit will be a blessing to unnumbered young people for all time to come. A rich eastern family established a school of the highest order at Nashville, Tennessee, for the colored youth

of the southland. One rich man gave a million dollars to build and equip a library at Baltimore, Maryland. Other rich men have done the same thing for other large cities, and some for smaller cities. This is a most excellent use of riches. Another rich man gave a million dollars to the American Missionary Association to help establish schools and carry on missionary work among the neglected peoples in our own land; and other rich men have given immense sums of money for missionary work in foreign lands. Who has not heard the name of William E. Dodge? He was one of the doubly rich men—rich in the things of this world and heir of eternal life. He was not only a good man but became rich and used his money to do good. He gave liberally to help many worthy objects—missions, schools, charitable institutions and the like. He was one of the rich rich and, while he has gone, his example is inclining many other rich men to do likewise. They see from his life and influence that it pays in the noblest sense thus to use one's wealth. Wealth to such a man means "well-being"

to multitudes of the earth. Another rich man yet with us has given hundreds of thousands of money to colleges and schools in many places, east, west, north and south, and given it in such a way that it has enlarged his gifts many-fold. He is one of the rich rich. The rich rich are not all men. A young woman of our times, whose name it is not necessary to mention, has employed her wealth, not in a "queenly" but in a Christlike way; has given a ministry to the suffering and needy and to the betterment of the world, which is Christlike in its discernment, discrimination and tenderness. She, too, is one of the rich rich, the doubly rich, whom this nation delights to honor.

You would like to know how these came to be rich. In some instances their riches came by inheritance, perhaps, but generally, or in many instances, the persons who get rich and remain so and are numbered among the doubly rich, got their possessions in ways and by processes which are still open to others. Many of them, we know, began with little or nothing, and they moved

upward step by step until they came into large possessions. Generally there are three principal rounds in the ladder whose top is wealth:

The first round is hard and honest work at whatever one can do the best. It requires some search and study often to find out what that is. But if one follows the clues that come as he goes along he can usually find out what he is best adapted to do. Finding that out, then let him make the most careful preparation possible, and then, more than all else, work. When asked for the secret of his success in life a celebrated artist replied, "I have no secret but hard work."

It is not necessary that one has even a "start" in life in order to succeed. Hundreds and thousands of men have won large fortunes with little or nothing to start on—but they worked. They were not of those who waited for the iron to heat, but made the iron hot by striking. The history of many a large fortune is a story of small beginnings and persistent and determinate effort. A gentleman of my acquaintance,

not to mention examples that the books give, who is to-day a contractor of railroads and other large engineering projects, and is known beyond our nation's boundaries, began, I have been told, as water boy to the workmen on one of the first railroads built in the West. He told me once that a man only saved what he used for the good of mankind. Another gentleman of my acquaintance, a prominent banker and proprietor of other industries, got his start in life by selling receipts for a simple and useful commodity, often necessitating absence for weeks at a time from his widowed mother's side. In both these instances, as in many others I have known, work—persevering, unflinching, unfastidious work—was the first qualification of a successful career. So it is generally.

The second round in the ladder, whose top leans on wealth, is saving habits, or economy of one's earnings. We would make the emphasis upon the "habit" of saving rather than upon the amount of one's savings. As it is the minutes that make the hours, so it is the cents that make the dol-

lars. Take care of the minutes and the hours will take care of themselves. In like manner take care of the cents and the dollars will not need special care. A person who spends as much money as he earns every week will never become rich by such a process. But if a person manages to keep back, or to save something every week, no matter how small the amount, the beginnings of his fortune are already made. "The beginning of a deposit, however small, in a savings bank," is the statement of one of our thoughtful men, "may be regarded as the crisis of many a moral destiny." If a person manages to save back something from what he earns, and puts it where it will earn more, he will, in time, be well to do, will have money with which to do good. "Remember," says *Poor Richard*, "that money is of the prolific, generating nature. Money can beget money and its offspring can beget more, and so on." It is not what is earned, so much as what is saved, that counts in the accumulation of wealth. Recent utterances of Mr. Carnegie to railroad men embody valuable counsel to every

young man: "What all of you should strive for is a competence. . . . No man should be happy without it, if it be within reach, and I urge all of you to save a part of your earnings these prosperous days and put it in savings banks at interest, or better still, buy a home with it." "Out of every dollar earned save twenty-five cents. Save seventy-five if you can, but never less than twenty-five," is one of the rules for success given by Mr. Russell Sage.

These two points are admirably summed up by Benjamin Franklin in that quaint, old, but wise little volume, *Poor Richard's Almanac*, as follows: "In short, the way to wealth, if you desire it, is as plain as the way to the market. It depends chiefly on two words, industry and frugality; that is, waste neither time nor money, but make the best use of both. Without industry and frugality nothing will do, and with them, everything. He that gets all he can honestly and saves all he gets (necessary expenses excepted) will certainly become rich, if that Being who governs the world, to whom all should look for a blessing on

their honest endeavors, doth not, in his wise providence, otherwise determine."

This last sentence leads us to say, finally, that one other thing is necessary in order to become truly rich, or doubly rich, and that is the blessing of God. Again we quote from *Poor Richard*: "After all, do not depend too much upon your own industry and frugality and prudence, though excellent things, for they may all be blasted without the blessing of heaven; and therefore ask that blessing humbly, and be not uncharitable to those that at present seem to want (lack?) it, but comfort and help them. Remember, Job suffered and was afterward prosperous." A person is poor, at least is only half rich, no matter how much money he may have, who does not take God into the account in all his gettings. Without a recognition of his stewardship to God all the possessions of the rich leave them among the poor rich.

God does most wonderfully honor His promises to those who take Him into their confidence and share with Him their increase. A gentleman of my acquaintance

has a peculiar kind of mathematical science. In his mathematics "*Ten minus one equals eleven.*" He says, and his statement is borne out by a large and increasing number of people, that only by practicing such mathematics has he been blessed with an enlarging possession. I knew a man who died a few years ago who was the most wonderful example of what God can do for one—one even in humble, obscure life—who seeks His guidance, that ever came to my notice. This man was a country farmer, and with no resources of getting money other than the soil of his, not large, farm. Over and beyond his living expenses and liberal support of the church where he was an honored member, this man, in his lifetime, gave away to the work of his denomination at large the sum of one hundred and twenty-five thousand dollars. And at his death he left another hundred thousand dollars to be applied in the same way; in all, *a quarter of a million dollars*—the proceeds of a farm—given to Christian work. Surely it paid him to take God into his partnership and to seek His blessing. In the midst of

complaints that tilling the soil was unprofitable and in a section of the country where other farmers failed and their farms were mortgaged, and some even sold on mortgage, this man prospered, and by the blessing of God upon his labors became rich, rich in purse and rich in faith and good works—one of the Lord's noblemen—and so in fulness of years he passed on to the enjoyment of the inheritance which he had laid up in heaven, heir and possessor of eternal life. Thus rises the rich rich man to his rewards. And so, before all else and above all else, seek the blessing and guidance of God in all plans and efforts to amass wealth.



MAY 25 1903



LIBRARY OF CONGRESS



0 013 732 180 4 ●